

Imaged Certificate of Notice Page 1 of 5
 IN THE UNITED STATES BANKRUPTCY COURT
 WESTERN DISTRICT OF PENNSYLVANIA

FILED
 6/12/25 10:30 am
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE:

MICHAEL T VENNUM
 DENISE M VENNUM
 Debtor(s)

Ronda J. Winnecour
 Movant

vs.

No Repondents.

Case No.:20-20009

Chapter 13

Related to Docket No. 127

ORDER OF COURT

AND NOW, this ____ 12th Day of June, 2025 ___, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



Gregory J. Taddonio, Chief Judge
 United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Michael T Venum
Denise M Venum
Debtors

Case No. 20-20009-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 12, 2025

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Michael T Venum, Denise M Venum, 131 Crimson Drive, Pittsburgh, PA 15237-1069 |
| 15178402 | + Home Point Financial Corporation, PO Box 77404, Ewing, NJ 08628-6404 |
| 15178419 | + United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648 |
| 15178396 | + cfsbank, dba Charleroi Federal Savings Bank, c/o cfsbank, P.O. Box 209, Charleroi, PA 15022-0209 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 13 2025 00:06:00 | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119 |
| cr | + Email/Text: RASEBN@raslg.com | Jun 13 2025 00:06:00 | Home Point Financial Corporation, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| cr | ^ MEBN | Jun 12 2025 23:59:22 | Home Point Financial Corporation, c/o D. Anthony Sottile, 394 Wards Corner Road, Loveland, OH 45140-8339 |
| cr | Email/PDF: resurgentbknotifications@resurgent.com | Jun 13 2025 00:18:48 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jun 13 2025 00:18:26 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnpeoples@grblaw.com | Jun 13 2025 00:06:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 15178389 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 00:29:38 | Amex Dsnb, Po Box 8218, Mason, OH 45040-8218 |
| 15178390 | + Email/Text: creditcardbkcorrespondence@bofa.com | Jun 13 2025 00:06:00 | Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15178391 | + Email/Text: creditcardbkcorrespondence@bofa.com | Jun 13 2025 00:06:00 | Bank Of America, N.a., Po Box 45144, Jacksonville, FL 32232-5144 |
| 15203004 | + Email/Text: mortgagebkcorrespondence@bofa.com | Jun 13 2025 00:06:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15205559 | Email/Text: creditcardbkcorrespondence@bofa.com | Jun 13 2025 00:06:00 | Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785 |
| 15178392 | + Email/Text: BarclaysBankDelaware@tsico.com | Jun 13 2025 00:06:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 15178393 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 00:29:57 | Best Buy / Cbna, Po Box 6497, Sioux Falls, SD |

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User: auto

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| Case Number | Communication Type | Date | Time | Recipient |
|-------------|--|-------------|----------|--|
| 15198683 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 13 2025 | 00:06:00 | Citizens Bank N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919 |
| 15178394 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 13 2025 | 00:18:13 | Capital One / Dress Barn, Po Box 30258, Salt Lake City, UT 84130-0258 |
| 15178395 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 | 00:30:25 | Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 15178397 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 | 00:18:38 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15178399 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Jun 13 2025 | 00:06:00 | Comenity Bank / Lane Bryant, Po Box 182789, Columbus, OH 43218-2789 |
| 15178400 | Email/Text: mrdiscen@discover.com | Jun 13 2025 | 00:06:00 | Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850 |
| 15178406 | Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 | 00:18:51 | Macys / Dsnb, Po Box 8218, Mason, OH 45040 |
| 15214854 | + Email/Text: kbarkley@bernsteinlaw.com | Jun 13 2025 | 00:06:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15178398 | Email/Text: FirstmarkAccountMa@firstmarkservices.com | Jun 13 2025 | 00:06:00 | Citizens Bank / FM, 121 South 13th Street, Lincoln, NE 68508 |
| 15424218 | Email/Text: Bankruptcy@Freedommortgage.com | Jun 13 2025 | 00:06:00 | Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939 |
| 15180062 | ^ MEBN | Jun 12 2025 | 23:59:23 | Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362 |
| 15196264 | + Email/Text: nsm_bk_notices@mrcooper.com | Jun 13 2025 | 00:06:00 | Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451 |
| 15178401 | + Email/Text: nsm_bk_notices@mrcooper.com | Jun 13 2025 | 00:06:00 | Home Point Financial Corporation, 4849 Greenville Avenue, Dallas, TX 75206-4130 |
| 15207780 | Email/Text: JCAP_BNC_Notices@jcap.com | Jun 13 2025 | 00:06:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617 |
| 15178403 | + Email/PDF: ais.chase.ebn@aisinfo.com | Jun 13 2025 | 00:18:10 | JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298 |
| 15187423 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Jun 13 2025 | 00:06:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 15178404 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Jun 13 2025 | 00:06:00 | Kay Jewelers / Genesis, Po Box 4485, Beaverton, OR 97076-4485 |
| 15178405 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Jun 13 2025 | 00:18:06 | Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115 |
| 15210919 | Email/PDF: resurgentbknotifications@resurgent.com | Jun 13 2025 | 00:18:34 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15178407 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 | 00:18:34 | National Tire & Battery / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 15178408 | Email/Text: bankruptcyntices@psecu.com | Jun 13 2025 | 00:06:00 | P S E C U, PO Box 67013, Harrisburg, PA 17106-7013 |
| 15178409 | Email/Text: Bankruptcy.Notices@pnc.com | Jun 13 2025 | 00:06:00 | Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230 |
| 15198742 | + Email/Text: bankruptcyntices@psecu.com | Jun 13 2025 | 00:06:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013 |
| 15178410 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 | 00:18:15 | Sears / Cbna, Po Box 6217, Sioux Falls, SD |

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| | | | |
|-----------|--|----------------------|---|
| 15215827 | + Email/PDF: SoFiBKNotifications@resurgent.com | Jun 13 2025 00:18:51 | 57117-6217 SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Cottonwood Heights, UT 84121-7285 |
| 15178411 | + Email/PDF: SoFiBKNotifications@resurgent.com | Jun 13 2025 00:18:51 | SoFi Lending Corporation, One Letterman Drive, San Francisco, CA 94129-1494 |
| 15178412 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:18:15 | Synco / JCPenney, Po Box 965007, Orlando, FL 32896-5007 |
| 15178413 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:29:13 | Synco / Lowes, Po Box 956005, Orlando, FL 32896-0001 |
| 15178414 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:18:31 | Synco / Network, Po Box 965036, Orlando, FL 32896-5036 |
| 15178415 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:29:13 | Synco / Old Navy, Po Box 965005, Orlando, FL 32896-5005 |
| 15178416 | + Email/PDF: ais.sync.ebn@aisinfo.com | Jun 13 2025 00:18:09 | Synco / Stein Mart Plc, Po Box 965005, Orlando, FL 32896-5005 |
| 15179039 | ^ MEBN | Jun 12 2025 23:59:34 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15178417 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jun 13 2025 00:18:55 | The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 15178418 | + Email/Text: BK@servicingdivision.com | Jun 13 2025 00:06:00 | The Money Source Inc, 500 South Broad Street Meriden, Meriden, CT 06450-6755 |
| TOTAL: 47 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | FREEDOM MORTGAGE CORPORATION |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | United States Senate Federal Credit Union, 1310 Braddock Place, Alexandria, VA 22314-1648 |
| 15187424 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0315-2

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Andrew L. Spivack

on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com
wbcef@brockandscott.com

Charles Griffin Wohlrab

on behalf of Creditor Home Point Financial Corporation bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com

Daniel P. Foster

on behalf of Joint Debtor Denise M Venum dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Debtor Michael T Venum dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Denise Carlon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com
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Mario J. Hanyon

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor Home Point Financial Corporation pawb@fedphe.com

TOTAL: 11